

M&T BANK CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1037003	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	\$ millions	2010 \$ millions	%chg from prev
Assets		\$67,055	
Loans		\$51,277	
Construction & development		\$4,389	
Closed-end 1-4 family residential		\$6,382	
Home equity		\$5,326	
Credit card		\$51	
Other consumer		\$4,743	
Commercial & Industrial		\$10,646	
Commercial real estate		\$14,752	
Unused commitments		\$15,744	
Securitization outstanding principal		\$9,898	
Mortgage-backed securities (GSE and private issue)		\$5,853	
Asset-backed securities		\$0	
Other securities		\$793	
Cash & balances due		\$1,006	
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)		\$1,138	
Open-end HELOC originated for sale (quarter)		\$0	
Closed-end mortgage originations sold (quarter)		\$1,314	
Open-end HELOC originations sold (quarter)		\$0	
Liabilities		\$58,168	
Deposits		\$49,831	
Total other borrowings		\$5,493	
FHLB advances		\$2,900	
Equity			
Equity capital at quarter end		\$8,886	
Stock sales and transactions with parent holding company (cumulative through calendar year)		-\$451	NA
Performance Ratios			
Tier 1 leverage ratio		8.5%	--
Tier 1 risk based capital ratio		8.6%	--
Total risk based capital ratio		12.3%	--
Return on equity ¹		10.1%	--
Return on assets ¹		1.3%	--
Net interest margin ¹		4.1%	--
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}		59.8%	--
Loss provision to net charge-offs (qtr)		110.3%	--
Net charge-offs to average loans and leases ¹		0.6%	--
¹ Quarterly, annualized.			
	Noncurrent Loans		Gross Charge-Offs
Asset Quality (% of Total Loan Type)	#N/A	2010	#N/A
Construction & development		11.4%	0.5%
Closed-end 1-4 family residential		7.4%	0.3%
Home equity		0.5%	0.1%
Credit card		0.0%	0.0%
Other consumer		1.1%	0.4%
Commercial & Industrial		1.7%	0.1%
Commercial real estate		1.5%	0.1%
Total loans		2.9%	0.2%